

**United States Bankruptcy Court**

Western District of Missouri

Case No. 14-41373-drd7

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christinea Monique Baney

1001 Tracy Ave

Excelsior Springs, MO 64024-1117

Social Security / Individual Taxpayer ID No.:

xxx-xx-4563

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/24/14

Dennis R. Dow

United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of MissouriIn re:  
Christinea Monique Baney  
DebtorCase No. 14-41373-drd  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0866-4

User: admin  
Form ID: bl8Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jul 24, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2014.

db  
 15108884 Christinae Monique Baney, 1001 Tracy Ave, Excelsior Springs, MO 64024-1117  
 15108885 Accounts Management Services, PO Box 973, Columbia, MO 65205-0973  
 15108888 Alliance Radiology, PO Box 809012, Kansas City, MO 64180-9012  
 15108892 Business Revenue Systems, PO Box 13077, Des Moines, IA 50310-0077  
 15108894 Central States Recovery, PO Box 3130, Hutchinson, KS 67504-3130  
 15108896 Clay County Public Health Center, 800 Haines, Liberty, MO 64068-1006  
 15108896 Consultants in Gastroenterology, PO Box 412771, Kansas City, MO 64141-2771  
 15108900 Estate Information Services LLC, PO Box 1730, Reynoldsburg, OH 43068-8730  
 15108902 JKR Debt Management Inc, 119 Rockland Ctr Ste 102, Nanuet, NY 10954-2956  
 15108903 Kansas Counselors, PO Box 14765, Shawnee Mission, KS 66285-4765  
 15108904 Kay Jewelers, PO Box 1799, Akron, OH 44309-1799  
 15108906 Kyle A. Baney, 6076 SE Tri County Line Rd, Lawson, MO 64062-7297  
 15108907 Liberty Emergency Physicians, PO Box 411375, Kansas City, MO 64141-1375  
 15108908 +Liberty Hospital, 2525 Glenn Hendren Dr, Liberty, MO 64068-9600  
 15108910 Liberty Hospital, PO Box 219419, Kansas City, MO 64121-9419  
 15108909 Liberty Hospital, PO Box 219058, Kansas City, MO 64121-7277  
 15108911 Nations Recovery Center, Inc., 6491 Peachtree Industrial Blvd, Atlanta, GA 30360-2100  
 15108912 North Kansas City Hospital, 2800 Clay Edwards Dr, North Kansas City, MO 64116-3220  
 15108913 Northland OBGYN, 2529 Glenn Hendren Dr Ste 200, Liberty, MO 64068-9606  
 15108916 Personalized Collection Services, PO Box 35421, Kansas City, MO 64134-5421  
 15108917 Quest Diagnostics, PO Box 740780, Cincinnati, OH 45274-0780  
 15108918 Schumacher Group, PO Box 731584, Dallas, TX 75373-1584  
 15108919 Swall, Hutchings & Associates, 105 E Mill St, Liberty, MO 64068-2353  
 15108920 The Liberty Clinic, PO Box 219392, Kansas City, MO 64121-9392  
 15108921 The Liberty Clinic, PO Box 871612, Kansas City, MO 64187-1612  
 15108923 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Cir,  
 Frederick, MD 21701-4747)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: ecfnotices@dor.mo.gov Jul 24 2014 20:44:14 Missouri Department of Revenue,  
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
 15108887 EDI: ARSN.COM Jul 24 2014 20:38:00 ARS National, PO Box 463023, Escondido, CA 92046-3023  
 15108886 +EDI: RMCB.COM Jul 24 2014 20:38:00 American Medical Collection Agency,  
 4 Westchester Plz Bldg 4, Elmsford, NY 10523-1615  
 15108893 EDI: CITICORP.COM Jul 24 2014 20:38:00 Citi, PO Box 20363, Kansas City, MO 64195-0363  
 15108895 E-mail/Text: jetter@cacu.com Jul 24 2014 20:44:45 Community America Credit Union,  
 PO Box 15950, Lenexa, KS 66285-5950  
 15108889 E-mail/Text: cms-bk@cms-collect.com Jul 24 2014 20:44:29 Capital Management Services,  
 698 1/2 S Ogden St, Buffalo, NY 14206-2317  
 15108890 EDI: CAPITALONE.COM Jul 24 2014 20:38:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 15108891 EDI: CAPITALONE.COM Jul 24 2014 20:38:00 Capital One/Best Buy, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 15108897 +EDI: CCS.COM Jul 24 2014 20:38:00 Credit Collection Services, 2 Wells Ave,  
 Newton, MA 02459-3246  
 15108898 +EDI: CREDPROT.COM Jul 24 2014 20:38:00 Credit Protection Association LP, 13355 Noel Rd,  
 Dallas, TX 75240-6837  
 15108899 E-mail/Text: electronicbkydocs@nelnet.net Jul 24 2014 20:44:45 Department of Education,  
 121 S 13th St, Lincoln, NE 68508-1904  
 15108901 E-mail/Text: Bankruptcy@icsystem.com Jul 24 2014 20:44:42 IC Systems, 444 Highway 96 E,  
 Saint Paul, MN 55127-2557  
 15108905 EDI: CBSKOHLS.COM Jul 24 2014 20:38:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115  
 15108915 E-mail/Text: bankruptcy@optimarecoveryservices.com Jul 24 2014 20:45:07  
 Optima Recovery Services, 6215 Kingston Pike, Knoxville, TN 37919-4044  
 15108914 E-mail/Text: bankruptcy@optimarecoveryservices.com Jul 24 2014 20:45:07  
 Optima Recovery Services, 6215 Kingston Pike Ste A, Knoxville, TN 37919-4044  
 15108922 EDI: AFNIVZWIRE.COM Jul 24 2014 20:38:00 Verizon, PO Box 25505,  
 Lehigh Valley, PA 18002-5505

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0866-4

User: admin  
Form ID: b18

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Total Noticed: 42

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2014

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2014 at the address(es) listed below:

Erlene W. Krigel ekrigel@krigelandkrigel.com, MO10@ecfcbis.com;erlenekrigel@gmail.com  
Jonathon B. Burford on behalf of Creditor Wells Fargo Bank, N.A. wdmo@km-law.com  
Steven A. Shepherd on behalf of Debtor Christinea Monique Baney steve@llckc.com,  
courts@llckc.com

TOTAL: 3